

Information to identify the case:

Debtor 1	<u>Lisa M. Rockwell</u>	Social Security number or ITIN	xxx-xx-6446
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Stephen J Rockwell</u>	Social Security number or ITIN	xxx-xx-2063
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-31661-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisa M. Rockwell

Stephen J Rockwell

3/13/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Lisa M. Rockwell
Stephen J Rockwell
DebtorsCase No. 19-31661-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 81

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db/jdb #+Lisa M. Rockwell, Stephen J Rockwell, 16 Vance Avenue, Sicklerville, NJ 08081-2198
 518573160 +AKRON Billing Center, 2620 Ridgewood Rd., Suite 300, Akron, OH 44313-3507
 518573161 +Apex Asset Management, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
 518573186 +CVS Caremark, 105 Mall Blvd., Monroeville, PA 15146-2218
 518573170 +Calloway Laboratories, 34 Commerce Way, Woburn, MA 01801-1294
 518573173 Capital One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
 518573178 +CarMax, P.O. Box 440609, Kennesaw, GA 30160-9511
 518573176 +Cardiovascular Associates of the Delawar, 120 White Horse Pike, Ste. 112, Haddon Heights, NJ 08035-1994
 518573177 Caremark Inc., P.O. Box 846111, Dallas, TX 75284-6111
 518573182 Continental Finance Co, 4550 New Linden Rd, Suite 400, Wilmington, DE 19808
 518573187 +Delaware Valley Urology, 2003 Lincoln Dr. W., Suite B, Marlton, NJ 08053-1529
 518573188 #Department of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 518573189 +Diering & Dipietro Associates, 900 Route 168, Suite E5, Turnesville,, NJ 08012-3208
 518573192 +Federal Loan Servicing, PO BOX 69184, Harrisburg, PA 17106-9184
 518573193 +Federal loan Servicing Credit, Po Box 60610, Harrisburg, PA 17106-0610
 518573195 +Financial Recoveries, 200 E Park Dr., Ste. 100, Mount Laurel, NJ 08054-1297
 518573194 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 518573196 +First National Bank Omaha, Attn: Bankruptcy Department, PO Box 3331, Omaha, NE 68103-0331
 518573200 +Inspira Medical Group, 1120 Delsea Drive, Glassboro, NJ 08028-1444
 518573201 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 518573204 LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 518573203 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 518573206 Liberty Mutual, P.O. Box 8400, Dover, NH 03821-8400
 518573207 +Lourdes Cardiology Services, P.C., 63 Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200
 518573210 Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton, NJ 08690-3303
 518573211 +Meridian Counseling Services, 1930 Marlton Pike E., Cherry Hill, NJ 08003-4101
 518573214 +New Jersey Urology, LLC, 1515 Broad Street, Suite B130, Bloomfield, NJ 07003-3085
 518573216 +Penn Medicine, PO BOX 824406, Philadelphia, PA 19182-4406
 518573217 +RBS Citizens NA, 1000 Lafayette BV, Bridgeport, CT 06604-4725
 518573219 RWHG Obeterics & Gyn, 2227 Laurel Road, Voorhees, NJ 08043
 518573220 Selip & Stylianou, LLP, 10 Forest Ave. Suite 300, PO Box 914, Paramus, NJ 07653-0914
 518573221 Shopnow Pay Plan, P.O. Box 2852, Monroe, WI 53566-8052
 518573222 Specialized Loan Services, 8742 Lucent Blvd Suite 300, Littleton, CO 80129-2386
 518573223 +Sun National Bank, 226 W. Landis Avenue, Vineland, NJ 08360-8142
 518573230 +TBOM Fortiva, PO Box 105555, Atlanta, GA 30348-5555
 518601655 The Bank of New York Mellon fka The Bank of New Yo, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 518573232 +The Heart House, 120 White Horse Pike, Suite 112, Haddon Heights, NJ 08035-1938
 518573234 UPHS Physicians Patient Pay IDX, P.O. Box 827579, Philadelphia, PA 19182-7579
 518573235 +Virtua Health Voorhees, Mail Processing Center, 2 Brighton Road, Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 14 2020 00:29:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 14 2020 00:29:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518573159 +EDI: WFNNB.COM Mar 14 2020 03:48:00 ADS/Comenity/Victoria, P.O. Box 182120, Columbus, OH 43218-2120

518573162 E-mail/Text: bankruptcy@pepcoholdings.com Mar 14 2020 00:28:44 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610

518573163 EDI: BANKAMER.COM Mar 14 2020 03:48:00 Bank of America, PO Box 982235, El Paso, TX 79998

518573164 EDI: BANKAMER.COM Mar 14 2020 03:48:00 Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410

518573165 EDI: TSYS2.COM Mar 14 2020 03:48:00 Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803

518573168 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 14 2020 00:29:42 Bayview Loan Servicing, 62516 Collection Center Drive, Chicago, IL 60693-0001

518573179 +EDI: PHINGENESIS Mar 14 2020 03:58:00 CB Indigo, P.O. Box 4499, Beaverton, OR 97076-4499

518573171 +EDI: CAPITALONE.COM Mar 14 2020 03:48:00 Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253

518573174 +EDI: CAPITALONE.COM Mar 14 2020 03:48:00 Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281

518573175 +EDI: CAPITALONE.COM Mar 14 2020 03:48:00 Capital One/Boscovs, PO Box 30253, Salt Lake City, UT 84130-0253

518573181 +EDI: WFNNB.COM Mar 14 2020 03:48:00 Comenity Bank/victoria's Secret, PO Box 182789, Columbus, OH 43218-2789

518573183 +EDI: CCS.COM Mar 14 2020 03:48:00 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246

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Total Noticed: 81

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518573185 +E-mail/PDF: creditonebkn notifications@resurgent.com Mar 14 2020 00:34:00 Credit One Bank,
P.O. Box 98872, Las Vegas, NV 89193-8872

518573184 +E-mail/PDF: creditonebkn notifications@resurgent.com Mar 14 2020 00:35:38 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873

518573190 +EDI: TSYS2.COM Mar 14 2020 03:48:00 DSNB/Bloomington, P.O. 17759,
Clearwater, FL 33762-0759

518573191 +EDI: TSYS2.COM Mar 14 2020 03:48:00 DSNB/Macys, P.O. Box 17759,
Clearwater, FL 33762-0759

518573197 EDI: AMINFOFP.COM Mar 14 2020 03:48:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145

518573198 EDI: RMSC.COM Mar 14 2020 03:48:00 GECRB/jcp, P.O. Box 960090, Orlando, FL 32896-0090

518573199 +EDI: CITICORP.COM Mar 14 2020 03:48:00 Home Depot/CitiBank, P.O. Box 6497,
Sioux Falls, SD 57117-6497

518573180 EDI: JPMORGANCHASE Mar 14 2020 03:48:00 Chase Card Services, P.O. Box 15298,
Wilmington, DE 19850-5298

518744524 EDI: BL-BECKETT.COM Mar 14 2020 03:48:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518573202 +E-mail/Text: bncnotices@becket-lee.com Mar 14 2020 00:28:19 Kohls/Capital One,
PO Box 3115, Milwaukee, WI 53201-3115

518573208 +E-mail/PDF: resurgentbkn notifications@resurgent.com Mar 14 2020 00:35:47 LVNV Funding,
c/o Redurgent Capital, PO Box 1269, Greenville, SC 29602-1269

518573205 EDI: CCS.COM Mar 14 2020 03:48:00 Liberty Mutual, Payment Processing Center - 27,
P.O. Box 55126, Boston, MA 02205-5126

518573213 E-mail/Text: ml-ebn@missionlane.com Mar 14 2020 00:27:59 Mission Lane Tab Bank,
P.O. Box 105286, SW #1340, Atlanta, GA 30304

518573209 +EDI: TSYS2.COM Mar 14 2020 03:48:00 Macy's, Bankruptcy Processing, P.O. Box 8053,
Mason, OH 45040-8053

518573212 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 14 2020 00:34:31 Merrick Bank,
PO Box 1500, Draper, UT 84020-1500

518573215 +E-mail/Text: bnc@nordstrom.com Mar 14 2020 00:28:29 Nordstrom/TD Bank, PO Box 13589,
Scottsdale, AZ 85267-3589

518573218 +E-mail/Text: bkdepartment@rtresolutions.com Mar 14 2020 00:29:24 Real Time Resolutions,
P.O. Box 36655, Dallas, TX 75235-1655

518573225 EDI: RMSC.COM Mar 14 2020 03:48:00 SYNCB/HH GREGG, P.O. Box 965036,
Orlando, FL 32896-5036

518573226 +EDI: RMSC.COM Mar 14 2020 03:48:00 SYNCB/HSN, P.O. Box 9650147, Orlando, FL 32896-0001

518573227 EDI: RMSC.COM Mar 14 2020 03:48:00 SYNCB/JCPENNEY, P.O. Box 965007,
Orlando, FL 32896-5007

518573228 EDI: RMSC.COM Mar 14 2020 03:48:00 SYNCB/Walmart, P.O. Box 965024,
Orlando, FL 32896-5024

518573224 EDI: CBS7AVE Mar 14 2020 03:58:00 Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364

518573842 +EDI: RMSC.COM Mar 14 2020 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

518573229 +EDI: RMSC.COM Mar 14 2020 03:48:00 Synchrony Bank/JCPENNEY, P.O. Box 965007,
Orlando, FL 32896-5007

518573231 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 14 2020 00:34:28 TBOM/OLLO,
PO Box 9222, Old Bethpage, NY 11804-9222

518573233 +EDI: CITICORP.COM Mar 14 2020 03:48:00 The Home Depot/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497

518573236 +EDI: WFFC.COM Mar 14 2020 03:48:00 Wells Fargo, National Recovery Center,
P.O. Box 25341, Santa Ana, CA 92799-5341

518573237 +EDI: WFFC.COM Mar 14 2020 03:48:00 Wells Fargo Dealer Services, P.O. Box 1697,
Winterville, NC 28590-1697

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518573172* +Capital One, PO box 30253, Salt Lake City, UT 84130-0253

518573166 ##Bay Area Credit Service, LLC, 1901 W. 10th Street, Antioch, CA 94509-1380

518573167 ###Bay Area Credit Services, 1901 West 10th Street, Antioch, CA 94509-1380

518573169 ###California Recovery Bureau, Inc., 135 Vallecitos De Oro, Suite G, San Marcos, CA 92069-1461

TOTALS: 0, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com
Andrew B. Finberg on behalf of Joint Debtor Stephen J Rockwell andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg on behalf of Debtor Lisa M. Rockwell andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as trustee (CWALT 2005-10CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5